

Set	Items	Description
S1	168	AU=(HOOD, G? OR HOOD G? OR GEORGE(2N)HOOD) OR BY=(GEORGE(2-N)HOOD)
S2	23	AU=(PHIBBS, P? OR PHIBBS P? OR PAUL(2N)PHIBBS) OR BY=(PAUL-(2N)PHIBBS)
S3	0	S1 AND S2
S4	191	S1 OR S2
S5	0	S4 AND (RISK()PROVISION? AND (PROFIT OR PROFITS OR PROFITABILITY))
S6	0	S4 AND RISK()PROVISION?
File	2:INSPEC 1898-2006/Sep W3	(c) 2006 Institution of Electrical Engineers
File	35:Dissertation Abs Online 1861-2006/Sep	(c) 2006 ProQuest Info&Learning
File	65:Inside Conferences 1993-2006/Sep 29	(c) 2006 BLDSC all rts. reserv.
File	99:Wilson Appl. Sci & Tech Abs 1983-2006/Jul	(c) 2006 The HW Wilson Co.
File	474:New York Times Abs 1969-2006/Sep 27	(c) 2006 The New York Times
File	475:Wall Street Journal Abs 1973-2006/Sep 27	(c) 2006 The New York Times
File	583:Gale Group Globalbase(TM) 1986-2002/Dec 13	(c) 2002 The Gale Group
File	139:EconLit 1969-2006/Sep	(c) 2006 American Economic Association
File	15:ABI/Inform(R) 1971-2006/Sep 29	(c) 2006 ProQuest Info&Learning
File	20:Dialog Global Reporter 1997-2006/Sep 29	(c) 2006 Dialog
File	610:Business Wire 1999-2006/Sep 29	(c) 2006 Business Wire.
File	810:Business Wire 1986-1999/Feb 28	(c) 1999 Business Wire
File	476:Financial Times Fulltext 1982-2006/Sep 30	(c) 2006 Financial Times Ltd
File	613:PR Newswire 1999-2006/Sep 29	(c) 2006 PR Newswire Association Inc
File	813:PR Newswire 1987-1999/Apr 30	(c) 1999 PR Newswire Association Inc
File	634:San Jose Mercury Jun 1985-2006/Sep 26	(c) 2006 San Jose Mercury News
File	624:McGraw-Hill Publications 1985-2006/Sep 29	(c) 2006 McGraw-Hill Co. Inc
File	9:Business & Industry(R) Jul/1994-2006/Sep 28	(c) 2006 The Gale Group
File	275:Gale Group Computer DB(TM) 1983-2006/Sep 28	(c) 2006 The Gale Group
File	621:Gale Group New Prod. Annou. (R) 1985-2006/Sep 28	(c) 2006 The Gale Group
File	636:Gale Group Newsletter DB(TM) 1987-2006/Sep 28	(c) 2006 The Gale Group
File	16:Gale Group PROMT(R) 1990-2006/Sep 28	(c) 2006 The Gale Group
File	160:Gale Group PROMT(R) 1972-1989	(c) 1999 The Gale Group
File	148:Gale Group Trade & Industry DB 1976-2006/Sep 29	(c) 2006 The Gale Group
File	256:TecInfoSource 82-2006/Jan	(c) 2006 Info.Sources Inc
File	625:American Banker Publications 1981-2006/Sep 29	

EIC 3600

Dialog Search

(c) 2006 American Banker  
File 268:Banking Info Source 1981-2006/Sep W4  
(c) 2006 ProQuest Info&Learning  
File 626:Bond Buyer Full Text 1981-2006/Sep 29  
(c) 2006 Bond Buyer  
File 267:Finance & Banking Newsletters 2006/Sep 25  
(c) 2006 Dialog

Set	Items	Description
S1	928	NET()INTEREST()REVENUE? OR NIR OR INTEREST()REVENUE? OR CO-ST(1W)FUND? ? OR VALUE(1W)FUND? ? OR INTEREST()EXPENSE? OR EARNING(2N)EQUITY OR ALLOCATED()BALANCE? ?
S2	33	OTHER()REVENUE? OR ACTUAL(1N)REVENUE? OR EXPECTED(1N)REVENUE? OR REVENUE(1N)FOREGONE
S3	2928881	DIRECT(1N)EXPENSE? OR DE
S4	13821	INDIRECT(1N)EXPENSE? OR IE
S5	13583	RISK()PROVISION? OR RP OR FUTURE() (LOSS OR LOSSES)
S6	10631	PROFIT OR PROFITS OR PROFITABILITY
S7	0	S3 AND S4 AND S5 AND S6
S8	6	S1 AND S6
S9	2	S8 AND IC=(G06F? OR G06Q?)

File 350:Derwent WPIX 1963-2006/UD=200661

(c) 2006 The Thomson Corporation

File 344:Chinese Patents Abs Jan 1985-2006/Jan

(c) 2006 European Patent Office

File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)

(c) 2006 JPO & JAPIO

9/5/1 (Item 1 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
 (c) 2006 The Thomson Corporation. All rts. reserv.

0010521130 - Drawing available

WPI ACC NO: 2001-122659/200113

XRPX Acc No: N2001-090104

**Process for determining object level profitability in relational database management system, involves calculating and combining marginal value of profit and fully absorbed profit adjustment value for each object**

Patent Assignee: BERKELEY\*IEOR (BERK-N)

Inventor: LEPMAN R T

**Patent Family** (7 patents, 89 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2000062224	A1	20001019	WO 2000US9189	A	20000407	200113 B
AU 200042069	A	20001114	AU 200042069	A	20000407	200113 E
EP 1208495	A1	20020529	EP 2000921799	A	20000407	200243 E
			WO 2000US9189	A	20000407	
JP 2002541593	W	20021203	JP 2000611218	A	20000407	200309 E
			WO 2000US9189	A	20000407	
AU 769673	B	20040129	AU 200042069	A	20000407	200412 E
US 20060178960	A1	20060810	US 1999128769	P	19990409	200654 E
			US 2000545628	A	20000407	
			US 2006354798	A	20060215	
US 20060190367	A1	20060824	US 1999128769	P	19990409	200656 E
			US 2000545628	A	20000407	
			US 2006355034	A	20060215	

Priority Applications (no., kind, date): US 2006355034 A 20060215; US 2006354798 A 20060215; US 2000545628 A 20000407; US 1999128769 P 19990409

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2000062224	A1	EN	75	14	
National Designated States,Original: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW					
AU 200042069	A	EN			Based on OPI patent WO 2000062224
EP 1208495	A1	EN			PCT Application WO 2000US9189
					Based on OPI patent WO 2000062224
Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
JP 2002541593	W	JA	73		PCT Application WO 2000US9189
					Based on OPI patent WO 2000062224
AU 769673	B	EN			Previously issued patent AU 200042069
					Based on OPI patent WO 2000062224
US 20060178960	A1	EN			Related to Provisional US 1999128769
					Continuation of application US 2000545628
US 20060190367	A1	EN			Related to Provisional US 1999128769
					Continuation of application US 2000545628

**Alerting Abstract** WO A1

NOVELTY - Information to be accessed electronically through a RDBMS

comprising SQL, is generated. After setting processing rules, one marginal value of **profit** is computed for objects measured using the set rules. Then fully absorbed **profit** adjustment value is measured for each object. The marginal value and fully absorbed **profit** adjustment value are combined to create a measure for object level **profitability**.

USE - For use in organization to determine object level **profitability** in RDBMS comprising SQL.

ADVANTAGE - Provides a metric of **profit** measurement consistent with the generally accepted accounting principles at a level of detail that has not been accomplished using the traditional general ledger based data with analytical and/or sample survey based information. The use of rule driven and database measurement processes will give large scale business at lower cost of maintenance and technologically scalable tool to measure **profit** at a level of precision or resolution not possible in existing financial performance measurement process.

DESCRIPTION OF DRAWINGS - The figure shows the process flow for determining the object level **profitability**.

**Title Terms/Index Terms/Additional Words:** PROCESS; DETERMINE; OBJECT; LEVEL ; **PROFIT** ; RELATED; DATABASE; MANAGEMENT; SYSTEM; CALCULATE; COMBINATION ; MARGIN; VALUE; ABSORB; ADJUST

#### Class Codes

International Classification (Main): **G06F-017/60**

(Additional/Secondary): **G06F-017/30**

International Classification (+ Attributes)

IPC + Level Value Position Status Version

**G06Q-0040/00** A I R 20060101

**G07F-0019/00** A I F B 20060101

**G06Q-0040/00** C I R 20060101

US Classification, Issued: 705030000, 705030000

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J04A; T01-J05A; T01-J05A2; T01-J05B3; T01-J05B4B

9/5/2 (Item 1 from file: 347)

DIALOG(R)File 347:JAPIO

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05992077 \*\*Image available\*\*

DEVICE AND METHOD FOR EVALUATING PERFORMANCE OF INVESTMENT TRUST

PUB. NO.: 10-275177 [JP 10275177 A]

PUBLISHED: October 13, 1998 (19981013)

INVENTOR(s): KAWAHARA JUNJI

UEDA KAZUYUKI

APPLICANT(s): NRI & NCC CO LTD [420135] (A Japanese Company or Corporation), JP (Japan)

APPL. NO.: 09-078411 [JP 9778411]

FILED: March 28, 1997 (19970328)

INTL CLASS: [6] **G06F-017/60**

JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)

#### ABSTRACT

PROBLEM TO BE SOLVED: To objectively and rationally decide the standard of performance evaluation by inputting classified clusters and time-series data regarding the **profit** of funds, regarding the clusters as universes

and finding the return **value** of **funds** belonging to the same universe after risk adjustment, and evaluating the funds.

SOLUTION: A cluster analyzing means 3 inputs the time-series data regarding the **profit** of funds and classifies the funds into clusters. A cluster attribute specifying means 4 inputs data regarding the classified clusters and the **profit** of the funds belonging to the respective clusters and finds indexes etc., as determinative factors of the funds. Further, a universe comparing and evaluating means 5 inputs the time-series data regarding the classified clusters and the **profit** of the funds and calculates return values after risk adjustment as indexes of temporary profitability of each fund and stability of **profit**. A reference benchmark estimating means 6 specifies fund which has a large coefficient of correlation with a specific index.

Set	Items	Description
S1	6800	NET()INTEREST()REVENUE? OR NIR OR INTEREST()REVENUE? OR CO-ST(1W)FUND? ? OR VALUE(1W)FUND? ? OR INTEREST()EXPENSE? OR EARNING(2N)EQUITY OR ALLOCATED()BALANCE? ?
S2	313	OTHER()REVENUE? OR ACTUAL(1N)REVENUE? OR EXPECTED(1N)REVENUE? OR REVENUE(1N)FOREGONE
S3	2885414	DIRECT(1N)EXPENSE? OR DE
S4	152664	INDIRECT(1N)EXPENSE? OR IE
S5	35601	RISK()PROVISION? OR RP OR FUTURE() (LOSS OR LOSSES)
S6	18536	PROFIT OR PROFITS OR PROFITABILITY
S7	35263	S3(S)S4
S8	37	S1(S)S6
S9	4	S7 AND S8
S10	4	S9 AND IC=(G06F? OR G06Q?)

File 348:EUROPEAN PATENTS 1978-2006/ 200638  
(c) 2006 European Patent Office

File 349:PCT FULLTEXT 1979-2006/UB=20060921UT=20060914  
(c) 2006 WIPO/Thomson

10/3,K/1 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2006 WIPO/Thomson. All rts. reserv.

01056423 \*\*Image available\*\*

**DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE THEREFOR**

**PRODUITS DERIVES PRESENTANT DES RENDEMENTS AJUSTABLES BASES SUR LA DEMANDE ET ECHANGES COMMERCIAUX ASSOCIES**

Patent Applicant/Assignee:

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US (Nationality)

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BARON Kenneth, 51 West 86th Street, Apt. 602, New York, NY 10024, US,

Legal Representative:

WEISS Charles A (et al) (agent), Kenyon & Kenyon, One Broadway, New York,  
NY 10004, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200385491 A2-A3 20031016 (WO 0385491)

Application: WO 2003US7990 20030313 (PCT/WO US03007990)

Priority Application: US 2002115505 20020402

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG  
SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE  
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 136258

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Claims

Claim

... would be required to accept in order to execute a predetermined or  
specified number of **value** units of investment for the digital option.  
6.10 NetworkingofDBARDigitalOptionsExchanges  
In preferred embodiments, one or...

10/3,K/2 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2006 WIPO/Thomson. All rts. reserv.

00805488 \*\*Image available\*\*

**METHOD AND SYSTEM FOR GENERATING AUTOMATED QUOTES AND FOR CREDIT PROCESSING AND SCORING**

**PROCEDE ET SYSTEME DESTINES A LA GENERATION DE TAUX AUTOMATISES ET AU TRAITEMENT ET A L'EVALUATION PAR SCORE DE CREDITS**

Patent Applicant/Assignee:

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(Residence), US (Nationality), (For all designated states except: US)  
 Patent Applicant/Inventor:

JOHNSON Ken, 6851 Sugar Hill Circle, Eden Prairie, MN 55346, US, US  
 (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

PADMANABHAN Devan V (et al) (agent), Dorsey & Whitney LLP, Pillsbury  
 Center South, 220 South Sixth Street, Minneapolis, MN 55402-1498, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139079 A1 20010531 (WO 0139079)

Application: WO 2000US32125 20001122 (PCT/WO US0032125)

Priority Application: US 99167084 19991123

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
 prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
 ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
 LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
 TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13358

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... KG, KZ, NM, RU, TJ, TM), European

Fortwo-lettercodesandotherabbreviations,refertothe"Guidpatent(AT, BE, CH, CY  
 , DE , DK, ES, FI, FR, GB, GR, IE ,  
 anceNotesonCodesandAbbreviations"appearingatthebeginIT, LU, MC, NL, PT,  
 SE, TR), OAPI patent (BE BJ, CE ning of...

Claim

... 1 SPECIAL REQUIREMENTS CUSTOMER LEASE PROFITABILITY

DISCOUNTED CASH FLOWS:

NET REVENUE: \$ 6t863 1 1.05%

INTEREST EXPENSE : \$ 31506 5.65%

COMMENTS / SPECIAL REQUIREMENTS CONTRIBUTED VALUE \$ 3,357 5.41%

ACCOUNT MANAGER:

SALES...

**10/3,K/3 (Item 3 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00765119 \*\*Image available\*\*

**SYSTEM AND METHOD FOR INTERNET-BASED BUSINESS VALUATIONS**

**SYSTEME ET PROCEDE INTERNET D'EVALUATION D'ENTREPRISES**

Patent Applicant/Assignee:

VIRTUAL ADVISORS L L C, Suite 1050, 3414 Peachtree Road, Atlanta, GA  
 30326, US, US (Residence), US (Nationality), (For all designated states  
 except: US)

Patent Applicant/Inventor:

JACOBS Michael T, 1058 Farmington Lane, Atlanta, GA 30319, US, US

(Residence), -- (Nationality), (Designated only for: US)  
 Legal Representative:  
 BUROKER Brian M (et al) (agent), Hunton & Williams, 1900 K Street, N.W.,  
 Washington, DC 20006, US,  
 Patent and Priority Information (Country, Number, Date):  
 Patent: WO 200077966 A2-A3 20001221 (WO 0077966)  
 Application: WO 2000US16378 20000615 (PCT/WO US0016378)  
 Priority Application: US 99139299 19990615  
 Designated States:  
 (Protection type is "patent" unless otherwise stated - for applications  
 prior to 2004)  
 AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES  
 FI GB GD GE GH GM HR HU ID IL IN IS JP LR LS LT LU LV MA MD MG MK MN MW  
 MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU  
 ZA ZW  
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
 (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
 (EA) AM AZ BY KG KZ MD RU TJ TM  
 Publication Language: English  
 Filing Language: English  
 Fulltext Word Count: 14970

Main International Patent Class (v7): **G06F-017/60**  
 Fulltext Availability:  
 Detailed Description  
 Claims

## Detailed Description

... ending dates as well as the following information: net revenues, costs  
 of goods sold, gross **profit**, selling expenses, general and  
 administrative  
 1.@ g  
 expenses, Operating income, **interest expense**, other expenses  
 (income), **profit** before taxes,  
 1  
 @  
 taxes, net income, capital expenditures, depreciation/amortization  
 expense, expenditures on R&D...

## Claim

... 5z -::sz TED 'GV BROWN  
 PRESLEY  
 '-s-nber Information  
 N'ame TED W. BROWN  
 T;: **Ie** C.P.A. BROWN, NELMS & CO. 455 N. JEFF DAVIS DR.  
 FAYETTEVILLE  
 S:3@e...171.40  
 LIABILITIES  
 Accou 44723 200687 243321  
 AccruE 65,113 113,221 105,281  
 ST **De** 13,767 28,684 39,973  
 the r 0 0 0  
 Tota 123603 342592 388575...

...work 577835

C-ash Flow (not from download)  
 .Miscellaneous Financial Information  
 =  
 3 -o n  
 ST **De** Inst. #1 Inst. #2

Type Local Fir National Financial Institution  
I-eng 9  
@crrc 8...

10/3,K/4 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2006 WIPO/Thomson. All rts. reserv.

00748801 \*\*Image available\*\*

**PROCESS FOR DETERMINING OBJECT LEVEL PROFITABILITY**

**PROCEDE DE DETERMINATION DE LA RENTABILITE PAR NIVEAUX D'OBJETS**

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(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

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Suite 1650, Woodland Hills, CA 91367, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200062224 A1 20001019 (WO 0062224)

Application: WO 2000US9189 20000407 (PCT/WO US0009189)

Priority Application: US 99128769 19990409

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA  
UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14649

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... information for

rule establishment providing the information necessary to select objects  
and perform the correct **profit** calculus is accomplished. The step of  
calculating at least one marginal value of **profit** using established  
rules as applied to a selected set of prepared information includes  
calculating net...

...the selected set of prepared information. Net Interest (NI) is the  
summation of interest income, **value** of **funds** provided and earnings on  
equity funds used less the sum of **interest**  
**expense** and **cost** of **funds** used. Other Revenues (OR) is a measure of  
**profit** contribution from non-interest related sources. Direct Expense  
(DE) is the **profit** value reduction due to marginal resource consumption  
by the object.

Provisioning (P) is ...Calculate Net Interest for All Objects (see Fig,

8)

Net Interest is.

$$NI = \text{Interest Income} - \text{Cost of Funds} + \text{Value of Funds} - \text{Interest Expense} + \text{Earning on Allocated Equity}$$

Correct interest rates for calculation of interest income or expense depend on the length of the **profit** measurement period. Using actuarial mathematical techniques the bookkeeping required by GAAP for interest receivables and...

...NI calculus. A known technique

(see M Stigum, Money Markets) to accomplish this adjustment for **profit** measurement according to GAAP (i.e. accruals) the following calculation is used to convert interest...sheet resource related revenues or expenses.

. Calculate Direct Expense for All Objects (see Fig. IO)

**DE** Calculation Rule T

type I

None directly specified - use **IE** calculation rules (any type). For each **IE** rule used in this way, substitute **DE** (oi) for floi) in any **IE** calculations used as **DE**.

**DE** Calculation Rule TMe H

Direct expense will be a variable dependent upon the object...

...the period

for some event type, summed over all objects in grouping j.

Ratio 6: **Direct Expense** apportionment of **IE**

Using **DE** rules above for O,.

Thus, the allocation of Indirect Expense k becomes (function  $F(IE_k)(O_i)$  in IE rules below).

**IE DE** (oi) summed over all objects in grouping j.

k ( **DE** (o))

Ratio 7: Normalized (averaged) apportionment of **IE**

Thus, the allocation of **Indirect Expense** k becomes in **IE** rules below.

$F(IE_k)(o_i) = [IE \text{ using Ratio 1 } F(IE_j)(O_i) + IE \text{ using Ratio...iterative, canonical, and represents the GAAP evaluation of indirect costs.}$

8. Calculate After-Tax Object **Profit** for AU Objects (see Fig. 13)

**Profit** (oi) = [ **NIR** (oi)+ **OR**(oi) - **DE** (oi) - **IE** (oi) - **P**(oi)] \*(1 EffectiveTaxRate)

where, for a two tier taxation system, Effective Tax Rate...

...Profit (oi

For those companies which use economic profit value calculations, the formula changes to.

**Profit** (oi) = {[ **NIR** (oi)+ **OR**(oi) - **DE** (oi) - **IE** (oi) - **P**(oi 1 EffectiveTaxRate)) - **SVA**(oi)

where

**SVA**(oi a(oi) + **P**(oi) ) \*Amount...

...Asset Pricing Model.)

. Shareholder Value Add (SVA) is a method financial analysts use to adjust **profit** measures for risk. The idea is to subtract from the **profit** measure the cost of the equity required to support whatever is being measured.

Companies use...on flight.

All other attributes are NI Type I calculations results are null. No grouping.

**NIR** Type I/: Allocate net receivable/payable to seat for carry cost **profit** adjustment. This adjusts **profitability** for the impact of cash flows vs.

accounting flows. This airline wants to apportion this...seat) = mef??? 1 / (no. of occupied seats in ???))

Group seats by class in rule map.

**IE** Type V.- For loyalty investment analysis, allocate all **DE** for empty seats to occupied seats equally.

Populated, after all prior steps are calculated, are...

...the airline is maintained in the database.

Calculate Profit(seat) = sum(NI(seat) + OR(seat) + **DE** (seat) + **IE** (seat) + P(seat)) \* (1-etr)  
Each seat is calculated individually, no grouping is used.

Shareholder...

#### Claim

... OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, **value** of **funds** provided and earnings on equity funds used less the sum of **interest expense** and costs of funds used, other revenue (OR) is a measure of **profit** contribution from non-interest related sources, and direct expense (DE) is the **profit** value reduction due to marginal resource consumption by the object.

9 The process of claim...

...OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, **value** of **funds** provided and earnings on equity funds used less the sum of **interest expense** and costs of funds used, other revenue (OR) is a measure of **profit** contribution from non-interest related sources, and direct expense (DE) is the **profit** value reduction due to marginal resource consumption by the object.

1 The process of claim...

...interest (NI) and other revenues (OR), and subtracting therefrom direct expense (DE), provisioning (P) and **indirect expense (IE)**.

13 The process of claim 12, including the step of adjusting the measure for object:...

...OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, **value** of **funds** provided and earnings on equity funds used less the sum of **interest expense** and costs of funds used, other revenue (OR) is a measure of **profit** contribution from non-interest related sources, and direct expense (DE) is the **profit**

value reduction due to marginal resource consumption by the object.

24 The process of claim...OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, **value of funds** provided and earnings on equity funds used less the sum of **interest expense** and costs of funds used, other revenue (OR) is a measure of **profit** contribution from non-interest related sources, and direct expense (DE) is the **profit** value reduction due to marginal resource consumption by the object.

26 The process of claim...

...interest (NI) and other revenues (OR), and subtracting therefrom direct expense (DE), provisioning (P) and **indirect expense (IE)**.

28 The process of claim 16, wherein the at least one marginal value of profit...

...OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, **value of funds** provided and earnings on equity funds used less the sum of **interest expense** and costs of funds used, other revenue (OR) is a measure of **profit** contribution from non-interest related sources, and direct expense (DE) is the **profit** value reduction due to marginal resource consumption by the object.

37 The process of claim...

...OR) and direct expense (DE), wherein net interest (NI) is the summation of interest income, **value of funds** provided and earnings on equity funds used less the sum of **interest expense** and costs of funds used, other revenue (OR) is a measure of **profit** contribution from non-interest related sources, and direct expense (DE) is the **profit** value reduction due to marginal resource consumption by the object.

. The process of claim 38, wherein the step of calculating a fully absorbed **profit** adjustment value includes the step of calculating the value for **indirect expense (IE)** which is an apportioned **profit** value adjustment for all non-object related resource consumption.

40. The process of claim 39...

...interest (NI) and other revenues (OR), and subtracting therefrom direct expense (DE), provisioning (P) and **indirect expense (IE)**.

41 The process of claim 40, including the step of adjusting the measure for object...

Set	Items	Description
S1	363803	PROFIT OR PROFITS OR PROFITABILITY
S2	8988	NET()INTEREST()REVENUE? OR NIR OR INTEREST()REVENUE? OR CO-ST(1W)FUND? ? OR VALUE(1W)FUND? ? OR INTEREST()EXPENSE? OR EARNING(2N)EQUITY OR ALLOCATED()BALANCE? ?
S3	2092	OTHER()REVENUE? OR ACTUAL(1N)REVENUE? OR EXPECTED(1N)REVENUE? OR REVENUE(1N)FOREGONE
S4	463401	DIRECT(1N)EXPENSE? OR DE
S5	5181	INDIRECT(1N)EXPENSE? OR IE
S6	18759	RISK()PROVISION? OR RP OR FUTURE() (LOSS OR LOSSES)
S7	0	S1 AND S2 AND S3 AND S4 AND S5 AND S6
S8	665	S1 AND S2
S9	17	S8 AND S6
S10	29	S8 AND (S3 OR S4 OR S5 OR S6)
S11	25	S10 NOT PY>2000
S12	25	RD (unique items)
File	2:INSPEC	1898-2006/Sep W3 (c) 2006 Institution of Electrical Engineers
File	35:Dissertation Abs Online	1861-2006/Sep (c) 2006 ProQuest Info&Learning
File	65:Inside Conferences	1993-2006/Sep 29 (c) 2006 BLDSC all rts. reserv.
File	99:Wilson Appl. Sci & Tech Abs	1983-2006/Jul (c) 2006 The HW Wilson Co.
File	474:New York Times Abs	1969-2006/Sep 27 (c) 2006 The New York Times
File	475:Wall Street Journal Abs	1973-2006/Sep 27 (c) 2006 The New York Times
File	583:Gale Group Globalbase(TM)	1986-2002/Dec 13 (c) 2002 The Gale Group
File	139:EconLit	1969-2006/Sep (c) 2006 American Economic Association

12/5/1 (Item 1 from file: 35)

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916905 ORDER NO: AAD86-12819

**AN EXPLORATORY STUDY OF KEY VARIABLES AFFECTING PROFITABILITY IN THE LODGING INDUSTRY (HOTELS, MOTELS, RESTAURANT, REGRESSIONS)**

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Degree: PH.D.

Year: 1985

Corporate Source/Institution: VIRGINIA POLYTECHNIC INSTITUTE AND STATE UNIVERSITY (0247)

Source: VOLUME 47/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 966. 198 PAGES

Descriptors: BUSINESS ADMINISTRATION, GENERAL

Descriptor Codes: 0310

The major purpose of this study was to develop a model to analyze designated variables inherent in hotel/motel operations and to determine their interrelationships and effects on **profitability** measures. An additional purpose was to determine the regression equations for predicting future **profitability** in the hotels/motels used in this study. A final analysis conducted in this study was a comparison of highly profitable properties with marginally profitable or losing properties to determine which independent variables' means were significantly different. The four **profitability** measures, expressed as ratios, used in this study were: (a) Consolidated Operating Margin, (b) Consolidated Return on Assets, (c) Rooms Department Operating Margin, and (d) Restaurant Operating Margin.

Twenty-six variables were hypothesized as predicting or having a significant effect on **profitability**. These included: (a) Room Rate, (b) Occupancy Rate, (c) Marketshare Percentage, (d) Administrative and General Expense, (e) Labor Cost for the Rooms Department, (f) Rooms Department Advertising, (g) Property Tax, (h) Restaurant Total Expense, (i) Restaurant **Other Revenue**, (j) Food Cost, (k) Beverage Cost, (l) Food and Beverage Labor Cost, (m) Food and Beverage Advertising, (n) Room Sales as a Percent of Consolidated Sales, (o) Depreciation, (p) **Interest Expense**, (q) Unemployment Percentage, (r) Chain Affiliation, (s) Location of the Property (highway, center city, suburban and airport), (t) Age of the Property, and (u) Properties that were Renovated Compared to Properties that were not Renovated. The remaining variables were combinations of or modifications on the previously mentioned variables. Data analyses were based on information collected in 40 hotels/motels in Virginia, Maryland, Pennsylvania, and South Carolina. All operations selected for this study were mid-priced hotels/motels affiliated with a national hotel chain. The data were collected from fiscal year 1982 and fiscal year 1983 accounting information and public records.

Occupancy Rate, Rooms Department Labor Cost, Administrative and General Expense, Room Sales as a percentage of Total Sales and Food Cost proved to have substantial influence on **profit**. These variables had high correlations with the **profitability** measures, most frequently fit the regression models, and showed significant differences between highly profitable operations and the marginally profitable or losing operations.

12/5/2 (Item 1 from file: 583)

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09349107



Bank Central Asia returns to **profitability** in first half

INDONESIA: 182.98% UP IN BCA'S 1ST HALF **PROFIT**  
The Asian Wall Street Journal (XKO) 23 Aug 2000 p.4  
Language: ENGLISH

Following lower **interest expenses**, the net **profit** of Indonesia-based PT Bank Central Asia <BCA> for the first half of 2000 surged an impressive 182.98% compared to the figure during the same period in 1999. The table below shows the financial indicators of the bank for the first half 2000 as against the figures during the corresponding half in 1999:- Table: PT Bank Central Asia Figures in **RP** bn 2000 1999 Change Net interest income/(loss) 751.4 (5,582.0) +113.46% **Interest expenses** 3,910.0 12,650.0 -69.09% Bad debts 14,770.0 34,120.0 -56.71% Net **profit** /(loss) 489.2 (589.5) +182.98% . (or US\$ 59.4 mn)

COMPANY: BCA; BANK CENTRAL ASIA

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);  
Commercial Banks (6020);  
EVENT: Company Reports & Accounts (83);  
COUNTRY: Indonesia (9INO);

12/5/3 (Item 2 from file: 583)  
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09248120

Darya Varia nets **profit**

INDONESIA: DARYA BOOKS **RP** 32.03 BN **PROFIT**  
Jakarta Post (XAK) 29 February 2000 p.9  
Language: ENGLISH

PT Darya Varia (Darya) of Indonesia has announced its 1999 financial report ended 31 December 1999 (against 1998) recently, as follows:- Figures in **RP** bn 1999 1998 Changes Net **interest expenses** 17.46 28.99 -39.77% Net **profit** /(loss) 32.03 (135.39) - or US\$ 44 mn The pharmaceutical firm (publicly listed) had narrowed down its foreign currency loans by 18.37%, from 1998's US\$ 14.7 mn, to US\$ 12 mn in 1999. \*

COMPANY: DARYA VARIA

PRODUCT: Drugs & Pharmaceuticals (2830);  
EVENT: Company Reports & Accounts (83);  
COUNTRY: Indonesia (9INO);

12/5/4 (Item 3 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09168890

Indonesia

INDONESIA: BANK CENTRAL ASIA SAW LOSSES  
The Asian Wall Street Journal (XKO) 01 Oct 1999 p.4  
Language: ENGLISH

PT Bank Central Asia (BCA) of Indonesia said the bank has recorded a higher net **interest expenses** that jumped from **RP** 1.377 tn in first 6-month of 1998 to **RP** 5.583 tn in first 6-month in 1999. As a result, the bank

posted **RP** 579.47 bn (US\$ 68.8 mn) net loss for first 6-month in 1999 against a **RP** 82.08 bn net **profit** for the same period in 1998. For the period under reviewed, a **RP** 29.41 tn of negative retained earnings were recorded, against **RP** 908.47 bn of positive retained earnings.

COMPANY: BCA; BANK CENTRAL ASIA

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);  
Commercial Banks (6020);  
EVENT: Company Reports & Accounts (83);  
COUNTRY: Indonesia (9INO);

12/5/5 (Item 4 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09116089  
Bank Niaga losses \$475m  
INDONESIA: BANK BALI SEES LOSSES IN 1998  
Jakarta Post (XAK) 01 Jun 1999 p. 9  
Language: ENGLISH

Bank Bali of Indonesia recorded high interest loss in 1998 reached **RP** 1.3 tn as its **interest expenses** (**RP** 3.9 tn) are higher than its interest income (**RP** 2.6 tn). Apart from that, a total of **RP** 2.3 tn provision for bad debts has also been made in 1998 compared to only **RP** 180 bn in 1997. As a result, the listed bank has witnessed **RP** 3.8 tn (US\$ 475 mn) net losses in 1998, against a net **profit** of **RP** 48 bn in 1997.

COMPANY: BANK BALI

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);  
Commercial Banks (6020);  
EVENT: Company Reports & Accounts (83);  
COUNTRY: Indonesia (9INO);

12/5/6 (Item 5 from file: 583)  
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09115846  
Subsidi bunga kredit akan dihapuskan  
INDONESIA: MEDCO ENERGY SEES HIGH **PROFIT**  
Bisnis Indonesia (XAI) 28 May 1999 p. 1  
Language: INDONESIAN

PT Medco Energy Corp <oil and gas sector> of Indonesia recorded a 177.5% increase for its sales in 1998 from **RP** 661.4 bn in 1997 to **RP** 1.8 tn. As a result, the firm sees a 291% hike for its net **profit** in 1998 to reach **RP** 375.36 bn. Gross **profit** for the firm in 1998 was **RP** 965 bn against 1997's **RP** 297.5 bn. Its **interest expenses** in 1998 reached **RP** 141.7 bn. Apart from that, the firm also incurred **RP** 177.8 bn foreign exchange losses in 1998.

COMPANY: MEDCO ENERGY

PRODUCT: Gas Utilities (4920); Oil (2910);  
EVENT: Company Reports & Accounts (83);

COUNTRY: Indonesia (9INO);

**12/5/7 (Item 6 from file: 583)**

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09114615

Pendapatan Lonsum dikuras rugas Valas

INDONESIA: LONSUM SEES HIGH EXPENSES IN 1998

Bisnis Indonesia (XAI) 27 May 1999 p. 3

Language: INDONESIAN

PT PP London Sumatra Plantation (Lonsum) said it has recorded a 107.8% increase for its net sale in 1998 to reach **RP 492.1 bn** against **RP 236.8 bn** in 1997. Its gross **profit** in 1998 was **RP 322.2 bn**, up by 150% from 1997's **RP 135.7 bn**. However, the Indonesian plantation firm has made **RP 274.599 bn** of pre tax loss in 1998 following high **interest expenses** (**RP 139.8 bn**) and foreign exchange losses (**RP 521 bn**) in 1998.

COMPANY: LONSUM; PP LONDON SUMATRA PLANTATION

EVENT: Company Reports & Accounts (83);

COUNTRY: Indonesia (9INO);

**12/5/8 (Item 7 from file: 583)**

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09086762

Ugahari raih laba **Rp 16 miliar**

INDONESIA: UGAHARI RECORDED **PROFIT**

Bisnis Indonesia (XAI) 29 Mar 1999 p. 3

Language: INDONESIAN

Indonesia's PT Wahana Jaya Perkasa (Ugahari) <plastic business> announced its unaudited company results for 1998. Its **interest expenses** in 1998 reached **RP 39.7 bn**, while, foreign exchange losses in 1998 were **RP 12.7 bn**. The firm has registered a net sales and gross **profit** of **RP 229.2 bn** and **RP 73.6 bn**, respectively, in 1998. It has recorded a net **profit** of **RP 16 bn** in 1998 compared to a **RP 11.5 bn** loss in 1997.

COMPANY: WAHANA JAYA PERKASA; UGAHARI

PRODUCT: Plastic Products (3070);

EVENT: Company Reports & Accounts (83);

COUNTRY: Indonesia (9INO);

**12/5/9 (Item 8 from file: 583)**

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09065554

PT Telkom Posts Net **Profit** Of US\$ 128m

INDONESIA: TELKOM'S **PROFIT** INCHED UP 1.5%

Business Times Malaysia (XAR) 25 Feb 1999 ShippingTimes p.2

Language: ENGLISH

Table below depicts the company results of state-owned PT Telkom of Indonesia in 1998. Table: PT Telkom Figures in RP tn . 1998 1997 %  
 Operating **profit** 2.599 2.526 2.8 Sales 6.600 5.909 11.6 Net **profit**  
 1.169 1.152 1.5 The Indonesian telephone monopoly attributed its slow  
 growth to the higher **interest expenses** and losses incurred from foreign  
 exchanges during the year.

COMPANY: TELKOM

PRODUCT: Telephone Communications (4811);  
 EVENT: Company Reports & Accounts (83);  
 COUNTRY: Indonesia (9INO);

12/5/10 (Item 9 from file: 583)

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09065459

Die Hypo-Vereinsbank zeigt ein enttäuschtes Ergebnis

GERMANY: HYPOVEREINSBANK BELOW EXPECTATIONS  
 Frankfurter Allgemeine Zeitung (FA) 24 Feb 1999 p.21  
 Language: GERMAN

Newly created Bayerische Hypo- und Vereinsbank will not meet expectations in the first year of its existence. According to preliminary statements, **profits** will stagnate, costs will exceed expectations and **risk provisions** will be higher than announced earlier. The dividend will remain unchanged. The group for the first time prepared its balance sheet according to IAS and so that results are hardly comparable. The balance sheet total rose from DM 831bn to DM 901bn and the net **profit** for the year increased from DM 1.8bn to DM 3.8bn. Net **interest revenues** rose by 5.3% to DM 9.8bn. At the same time, however, **risk provisions** were increased to DM 3.2bn, against DM 2.7bn in the previous year.

COMPANY: HYPOVEREINSBANK; BAYERISCHE HYPO- UND VEREINSBANK

PRODUCT: Banking Institutions (6010);  
 EVENT: Company Reports & Accounts (83);  
 COUNTRY: Germany (4GER);

12/5/11 (Item 10 from file: 583)

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09026012

PT Bimantara Citra

INDONESIA: NET LOSS FOR BIMANTARA CITRA  
 The Asian Wall Street Journal (XKO) 01 Dec 1998 p.5  
 Language: ENGLISH

Indonesia based PT Bimantara Citra <involved in automotive sector> has recorded RP 1.266 tn of consolidated revenue for the first nine-month of 1998, a 35% jump from RP 936.6 bn for the 9-month in 1997. High **interest expenses** which reached RP 320.56 bn has hit the firm. RP 45.59 bn of net loss was recorded for the first 9-month in 1998 compared to a RP 100.96 bn net **profit** for the same period in 1997. The firm also suffered RP 117.56 bn of foreign exchange loss for the first 9-month in 1998.

COMPANY: BIMANTARA CITRA

PRODUCT: Motor Vehicles & Parts (3710);  
EVENT: Company Reports & Accounts (83);  
COUNTRY: Indonesia (9INO);

12/5/12 (Item 11 from file: 583)

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09015846

Earnings briefs

INDONESIA: INDOFOOD POSTS **PROFIT** FOR 9-MONTH  
The Asian Wall Street Journal (XKO) 10 Nov 1998 p.9  
Language: ENGLISH

Indonesian food producer, PT Indofood Sukses Makmur's 6.2 bn packs of instant noodle sales and higher export revenues for the group have contributed to a **RP** 81.8 bn net **profit** for the first 9-month of 1998. The firm posted **RP** 456.2 bn net loss for the same period in 1997. For the first 9-month in 1998, it recorded **RP** 1.64 tn of core operating **profit** against **RP** 618 bn for the same period in 1997. Its sales for the same period has jumped to **RP** 6.365 tn, up 81%. The better results have partly alleviate the firm's foreign exchange losses ( **RP** 781.7 bn) and high **interest expenses** ( **RP** 842.5 bn). \*

COMPANY: INDOFOOD SUKSES MAKMUR

PRODUCT: Dried & Dehydrated Foods (2034); Ready Prepared Meals (2000RP);  
EVENT: Company Reports & Accounts (83);  
COUNTRY: Indonesia (9INO);

12/5/13 (Item 12 from file: 583)

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06682590

Coal producer steams ahead in tough year

AUSTRALIA: QCT SAW **PROFIT** UP 8%  
The Australian Financial Review (AFR) 03 Sep 1998 P.22

Australia's QCT Resources reported that net **profit** inched up 8% to AU\$ 45.7 mn for 1997-98. Operating **profit** after tax but before abnormal items shot up 65% to AU\$ 69 mn, thanks to improved sales, lower costs and devaluation of Australian dollar against the US dollar which offset the lower US price for coal and higher **interest expense** charges. Sales, on the other hand, increased from AU\$ 792.3 mn to AU\$ 949.8 mn in 1997-98. The average dip in prices of coal in US dollar of about 6% had been offset by lower costs of production. Prices are expected to fall further in the short term in the light of the forecasts for global consumption of steel and electricity as well as an oversupply of coal. On a brighter note, further fall in operation costs as well as the abolishment of the ~~de~~ facto royalty of some mines are expected to counter the undesirable impact of falling prices. /ESMERK/ENGLISH/AS.LKH

COMPANY: QCT RESOURCES  
EVENT: Company Reports & Accounts (83);  
COUNTRY: Australia (9AUS);

11/3,K/1 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07296244 Supplier Number: 61791191 (USE FORMAT 7 FOR FULLTEXT)  
**Royal Bank Unearths Profitability Solution.(Product Information)**  
Curley, Bob  
Bank Systems + Technology, v37, n4, p26  
April, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 497

(USE FORMAT 7 FOR FULLTEXT)  
**Royal Bank Unearths Profitability Solution.(Product Information)**  
TEXT:  
...large user, Royal Bank of Canada, has found the software to be valuable in measuring **profitability** across the enterprise thanks to its ability to assess information at the account level, without...  
Sitting atop of NCR's Teradata data warehouses, Value Analyzer measures **profit** at a very granular level by rating individual customer accounts based on five factors of income, expense and risk. These include **net interest revenue**, fee-based and **other revenues**, **direct expenses** (such as those related to transaction processing), **indirect expenses** and the anticipated risk associated with each account (based on NCR's **risk - provisioning** module). Value Analyzer generates a score for each of these measures to develop an overall score for each account.  
Value Analyzer's primary purpose is to measure **profitability** as part of a bank's CRM strategy. Cathy Burrows, senior manager for CRM at...  
...scoring is done at the account level, the data also can be used to measure **profitability** for products and channels, according to John Parker, senior business consultant for **profitability** at NCR, Dayton, Ohio.  
Burrows agreed. "Value Analyzer goes well beyond client **profitability**," she said. "The event-level transactional detail is phenomenal." Royal Bank is using the solution...  
...warehouse. That ensures that "everybody is talking from the same page" in terms of measuring **profitability**, noted Burrows.  
NCR's Parker said Value Analyzer's scoring is largely dependent upon an...  
...customize Value Analyzer. Burrows, for example, said a sixth major factor should be figured into **profitability** measures: cost of capital. So Royal Bank has tweaked its version of Value Analyzer accordingly...  
...and update transfer rates on a monthly basis. Previously, the bank had to base its **profitability** estimates on cost data that was 2 years old.  
Royal Bank has been using NCR...  
...1995, so Value Analyzer was a logical choice when the bank went looking for a **profitability** solution, Burrows added.

11/3,K/2 (Item 2 from file: 16)  
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06716006 Supplier Number: 56212927 (USE FORMAT 7 FOR FULLTEXT)

**Raising relationships.(Using Predictive Modeling to Connect with Customers)(customer service in the banking industry)(part 2)**

Johnson, John R.

Bank Marketing, v31, n6, p30(7)

June, 1999

Language: English Record Type: Fulltext Abstract

Document Type: Magazine/Journal; Trade

Word Count: 3301

... simply stopping at this point ignores the shareholders' stake in the equation.

By not incorporating **profitability** in its modeling, the bank may be selling products to unprofitable customers. **Profitability** is a critical-but-frequently overlooked component of predictive modeling. Estimated **profit** must be constructed for each account type modeled for purchase. Each account in the probability model should also feature estimated **profitability** for each household. Both the estimated **profitability** and probability-of-purchase are needed to make sound strategic decisions.

Estimated **profitability** is the result of more statistical modeling. This time, however, the object is to determine this discussion, a brief overview is necessary.

**Five-part profitability**

**Profitability** in banks is comprised of many parts. In general, the five essential ones are: **net interest revenue, other revenue, direct expenses, indirect expenses** and **risk provision** .(1)

Many of the components, such as balance, fees, service charges, transactions and account life-span can be estimated. The results of **profitability** modeling are not binary, as with the response or ownership areas discussed earlier. Instead, it yields a set of values that can be used in **profitability** calculations.

**Other revenue** and expense components, such as expense allocations and risk, can be estimated through business modeling. The product of both kinds of modeling is estimated **profit** for each account (interest checking, non-interest checking, savings, etc.).

Once the probability-of-response and estimated **profitability** are available, they can be combined to form additional marketing intelligence. The product of the...

...or loss by the probability of that gain or loss actually occurring is the potential **profit** . This potential-**profit** figure incorporates **profitability** and response and increases the efficiency of targeting.

Because estimated **profitability** is available for each product a customer may purchase, it helps determine how many marketing...

...selling a specific product or service to a specific household. Combining probability-of-response and **profitability** helps eliminate the sale of unprofitable accounts. On the other hand, it helps eliminate the...

...for selecting the product that the customer is most likely to purchase at the highest **profit** level possible, the institution must get the specific products and incentives to the various touch...specific business objectives and work toward them, while generating returns.

With the focus on quarterly **profit** , anything less is intolerable to the shareholders.

**SHOPPER'S GUIDE**

These companies appear under the...the Bank Marketing Association.

1 Cliff Baggett, CPA, "Presentation of NCR's "Five Factor Atomic **Profit** Metric" to The Brazilian Bankers Association and Brazilian banks", Sao Paulo, Brazil, Week of August...

11/3,K/3 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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0020714013 SUPPLIER NUMBER: 126169450 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Hungary Business Report Weekly.**

Hungary Business Report Weekly, NA

Nov 15, 2004

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 25340 LINE COUNT: 01970

... results for the third quarter of 2004 in the current reporting season, led by record **profits** at blue chips MOL and OTP.

Oil company MOL posted net income of HUF 73...

...by some 50% and more than doubling on the year. As in Q2, MOL's **profitability** in Q3 was helped by a strong contribution from Slovakian subsidiary Slovnaft, high oil prices...

...the decline in domestic fixed-line and international revenues.

Among other companies, better-than-expected **profits** were registered by several mid-cap stocks, such as mortgage bank FHB, pharma producer Egis...

...which posted record earnings. Even with a 1.5% dip Friday as investors reaped recent **profits**, the BUX closed the week 479.75 points or 3.52% higher at 14,100...

...Coca-Cola slipped after reducing its revenue forecast, while Cisco tumbled after reporting lower than **expected revenues**. On the positive side, Intel was up after announcing higher dividend payments and a management...

...while oil firm Total gained after reporting solid earnings. Chipmakers struggled, with Infineon reporting Q3 **profits** that were just half of the market expectation.

International stock performance, week ending 12/11...

...companies posted record quarterly earnings, and promptly rose to record heights on the BSE before **profit** taking got the better of both stocks on Friday.

MOL surpassed all expectations with its...

...a positive market environment, and turned around to post a hefty HUF 2.4 billion **profit** in Q3. The stock attracted little interest, however, and closed 1.3% lower at 4795...

...expectations, as now the norm at the bank, and reported a massive HUF 41 billion **profit** for Q3, bringing the year-to-date bottom line to well over HUF 100 billion surprise, as Q3 **profits** fell 42% to HUF 10.8 billion. With declines unstoppable in Matav's fixed-line business and growth slowing in mobile and data, analysts reduced their **profit** forecasts for the company, while the stock fell 1.2% on the week to 800.

Helped by the upward swing of the chemical cycle, BorsodChem reported solid Q3 **profits** despite the strong forint and a three-week production stoppage in July-August. However, the...

...rose some 17% to record heights in the first three days of the week before **profit** -taking pushed it down to 12400, still an increase of 12.9%



compared to the...

...1375, Synergon slipped 3.3% to 325. Antenna Hungaria continued its solid performance with a **profit** of HUF 410 million in Q3, and the stock rose in lock step with the...

...Hungary's largest commercial bank OTP once again far exceeded analyst expectations, reporting consolidated net **profit** of HUF 108.4 billion for the first nine months under international accounting standards, up...  
...consensus forecast (Portfolio), while they also exceed by almost 10% even the most optimistic projection.

**Net interest revenues** at OTP totaled HUF 194.5 billion in the first nine months, up 61.3% from a year earlier. This was the result of **interest revenues** totaling HUF 320.5 billion and **interest expenses** of HUF 126 billion.

In the third quarter alone, **net interest revenues** reached HUF 69 billion, rising a more moderate but still impressive 37.5% from a year earlier, as interest income was up 58% to HUF 111 billion and **interest expenses** more than doubled to HUF 42 billion.

OTP Bank itself contributed strongly to the group's record income, as the bank showed HUF 98.5 billion net **profit** in Q1-Q3 and HUF 36.4 billion in the third quarter. Total assets rose...

...IFRS, HUF million)

Source: OTP, Interfax calculations.

#### COMPANY NEWS

OTP satisfied with Q3 results; raises **profit** target to HUF 140-145 billion in 2004

"We are satisfied with OTP's Q3..."

...above the banking sector's average.

OTP's management has raised its annual pre-tax **profit** target to HUF 140-145 billion, likely closer to the upper end of this range...

...another 200 bp in 2005, the deputy CEO added.

2005 "not easy," but double-digit **profit** growth projected

Although OTP's 2005 business plan is not yet completed, the bank plans...

...and consolidated total assets by 15-16% next year. Meanwhile, forecasts call for double-digit **profit** growth next year; management would be satisfied with a trend similar to this year's...

...is currently analyzing its options, according to Speder.

#### COMPANY NEWS

OTP subsidiaries boost pre-tax **profit** by 80% to HUF 29.3 billion in Q1-Q3

Similarly to the parent bank, OTP subsidiaries reported impressive **profit** figures for the first nine months of 2004. Combined pre-tax income of OTP affiliates...

...with the Merkantil group, OTP Mortgage Bank and Bulgaria's DSK contributing most to group **profits**.

Leasing group Merkantil boosted its **profits** by 31.5% to almost HUF 4 billion. Members of the group financed 45,356...

...4%.

Bulgarian DSK group, led by DSK Bank, realized HUF 8.2 billion pre-tax **profit** in the first nine months. DSK Bank alone generated HUF 2.6 billion income in...

...sales in both the retail and corporate segments. Although the bank's contribution to group **profit** is small in volume terms at HUF 574 million for the first nine months, it...

...Q3 2004 (HUF million)

Source: OTP, Interfax calculations

COMPANY NEWS

Mortgage bank FHB's Q3 **profit** above expectations at HUF 2.47 billion - annual target already surpassed  
Majority state-owned Land...

...result of HUF 33.5 billion interest income coupled with HUF 22.8 billion in **interest expenses**. The latter showed a larger growth at 112%, while interest income rose by 91.5...

...massive" increase in the refinanced portfolio over the past 12 months, a growth in the **cost of funds** during the year, and the narrowing impact of legislative changes passed in 2003, FHB noted...

...2003, the growth amounted to HUF 90 billion, or 60.7% over the year.

Q4 **profit** to be below that of Q3

FHB also provided guidance on the year's remaining quarter, saying that fourth quarter **profit** will "lag behind the third quarter's figure but will still considerably improve the bank's yearly result." The 2004 **profit** is expected to substantially surpass plans and will be in line with market projections and...

...of additional mortgage bond series and by the issue of new series, thereby optimizing the **cost of funds** in the longest possible term. While the transactions will result in a partial decrease in the **profit** of the fourth quarter of 2004, they will generate an increase in subsequent years' **profit** due to a more favorable liabilities structure, FHB noted.

FHB key figures, Q1-Q3 2004...

...to the planned buyback of mortgage bond issues and the issuance of new series, Q4 **profit** will be below the level of the third quarter's, which showed a bottom line...

...saw a 10.7% decline in net income to HUF 526 million. A slowdown in **profit** growth was already anticipated by the company after the second quarter, when CEO Luigi Mastrapasqua told Interfax the bank had already achieved 76% of the annual **profit** target by June, and foresaw higher costs in H2 due to the opening of new...

...however, were essentially flat at the bank, and showed an increase only at brokerage subsidiary **IE** -New York Broker.

Operating costs were up 16%, due to human resources and property expenses...

...income was the result of the profitable operations of the bank's subsidiaries, primarily brokerage **IE** -New York Broker Rt.

IEB consolidated key figures, Q1-Q3 2004 (HUF million)

Source: Inter...

...average analyst forecasts by some 50% and more than doubling a HUF 30.8 billion **profit** in the same quarter of last year.

As in the first half of the year, MOL's **profitability** in Q3 was helped by higher refining margins and product sales volumes, a ... marketing - exceeded forecasts by some 50%, and was by far the largest contributor to overall **profitability**, at HUF 59.1 billion in the quarter.

In the first three quarters of the...

...chairman Zsolt Hernadi commented.

"The contribution of our regional partners to the group's operating **profit** was even higher than in the second quarter, and represented more than 30% of the...

...Q3 2004 key figures

MOL Q1-Q3 2004 key figures

Source: MOL

COMPANY NEWS

MOL **profit** growth driven by downstream operations - segment results

The strong Q3 results of Hungarian oil company MOL, released Friday, were dominated by improved **profitability** in the downstream segment, helped by strong refining margins. The new regulatory environment in the...

...gas segment, rising crude prices in the upstream division and favorable currency movements also supported **profit** growth, MOL's flash report indicates.

Refining and Marketing contributed a massive HUF 59.1 billion to overall operating **profit** in Q3, up 176% due mainly to favorable crack spreads as well as the consolidation of Slovnaft, which provided HUF 26.6 billion of the segment's operating **profit**. Consolidated sales volumes grew 4% to 3.16 million tons.

The high **profit** was due to higher sales volumes and favorable crack spreads, a decrease in controllable costs...

...fields were brought into production in the previous quarter.

In all, the segment's operating **profit** more than doubled on the year to HUF 18.9 billion in Q3 and rose...

...gas regulatory regime.

The Natural Gas segment accounted for HUF 12.0 billion in operating **profit**, 24% lower than a year earlier. However, operating income for the first nine months, at...

...due to an improved regulatory environment.

The decline in Q3 was attributed to one-off **profit** recorded in the base period from the sale of MOL's stakes in various natural...

...Q3, bringing the year's total to over HUF 15.1 billion, as the excess **profit** earned on lower import gas prices than anticipated by the regulator will be returned to...

...fetched a higher average price, at HUF 50.7 per cubic meter in Q3.

Operating **profit** in the Petrochemicals segment was HUF 3.9 billion in Q3, reversing a HUF 4...

...Hungary was offset by the restructuring of Slovnaft's petrochemical product portfolio.

The improvement in **profitability** was supported by the weakening dollar against the euro, efficiency improvement measures, and the fact...

...significant increase in sales may be expected next year, Mosonyi noted.

MOL Q3 2004 operating **profit** by segment (HUF million)

Source: MOL

COMPANY NEWS

MOL: Q3 market trends to continue in...

...of the heating season, Mosonyi said.

COMPANY NEWS

Slovnaft sees thirty-fold increase in Q3 **profit** due to synergies within MOL group

MOL's Slovakian subsidiary Slovnaft closed a successful quarter, with the company's net **profit** rising more than 3100% in USD terms, while revenues were up only 52% in the...

...1 million in Q3, up from USD 3.5 million a year earlier. After-tax **profit** totaled USD 240.3 million for the first nine months of 2004, 410% more than...

...was more modest: 52% in Q3 in USD terms and 35% in Q1-Q3.

Impressive **profit** growth was also supported by the fact that Slovnaft did not have to create provisions...

...set aside significant provisions and tax penalties last year. These factors increased this year's **profit** by more than USD 24 million in Q1-Q3, the company noted.

"The results for...

...14.1 billion, slightly below the amount contained in the business plan.

Kocsis said that **revenues** are **expected** to total HUF 119.4 billion this year, while payables will reach HUF 125.4...

...5% in Q3, on track to dividend target

Power utility Demasz Rt, controlled by Electricite **de** France, reported 5.1% growth in net income to HUF 1.83 billion in the...

...75 billion bottom line (Portfolio). In the first nine months of the year, Demasz's **profits** rose 3.7% to HUF 4.06 billion.

While to a lesser extent than in...public service market, did not have a significant impact on electricity sales and Demasz's **profits**, the company stresses.

New pricing regulations under preparation

Electricity distributors, the economy ministry and the...

...by price and usage decreases this year so far - revenues dropped by 7%, while operating **profit** of the segment was down 22.2%. While payments to other network operators decreased, as...

...business was able to increase its revenues. While EBITDA rose a modest 6.2%, operating **profit** was down 7.3%, as operating expenses rose faster than revenues. The report says that the decrease in operating **profit** is due to payments to other network operators, as well as the significant increase in...

...of the three, also posted disappointing numbers, as revenues were down 0.6%, while operating **profit** fell by 40.4%. The segment includes the operations of Macedonia's MakTel, Telemacedonia, and...

...almost sixfold increase from HUF 300 million in Q1-Q3 2003. On a quarterly level, **profits** rose from HUF 252 million in Q2 to HUF 551 million in Q3.

While revenues...

...the former "joint venture share", as well as the one-time HUF 1.6 billion **profit** on the sale of a 1.22% stake in Eutelsat S.A.

Income from the...

...turn around a financial loss of HUF 453 million in the base period to a **profit** of HUF 44 million, further improving the bottom line.

Of total sales, 46% came from...

...million)

Source: Antenna Hungaria, Interfax calculations for Q3 numbers  
COMPANY NEWS

Synergon stands by annual **profit** target of HUF 80-120 million  
Based on its results for the first three quarters...

...don't plan to modify our target. I believe that the HUF 160-200 million **profit** in Q4 needed to meet our target is realistic," Szaray told Interfax. He added that no **profit** target has yet been set for 2005, but management is currently working on the plan...

...rose substantially from HUF 26 million to HUF 351 million. A 35% increase in financial **profit** helped keep the bottom line for Q1-Q3 below a loss of HUF 100 million...

...billion in 2003. Further growth of around 20% is expected for next year, while maintaining **profitability**, he added.

With its expected USD 42 million revenue in 2004, Getronics is one of...EBIT by 0.3%.

Raba continued its ongoing rationalization program and the company's gross **profit** improved by 9.83% or HUF 650 million since Q1 2004. The firm eliminated orders...

...figures (HUF million)

Source: Raba, Interfax calculations  
COMPANY NEWS

Exchange rate gains push Linamar's **profit** above last year's level to HUF 600 million

Engineering firm Linamar Rt increased its net **profit** slightly, by 3.7% to HUF 600 million in the first nine months of 2004 despite decreasing revenues, the company announced on Friday. However, the rise in **profits** was a result of financial **profits**, with operating income down significantly, the firm's flash report indicates.

Of total revenues, 71...

...a percentage of sales decreased to 2.5% from 5.8% a year earlier.

Financial **profits** were Linamar's only bright spot in the period, with the HUF 330 million in exchange rate gains and lower **interest expenses** pushing net income just above last year's level. Exchange rate gains were mainly related...

...1.58 billion. Nevertheless, the unit still contributed HUF 344 million to the group's **profit**, more than Croatian subsidiary Inker's HUF 177 million.

Inker's sales rose by 4...

...6.9 billion in the base period, when currency movements helped BC to outsize hedging **profits** and forex gains.

In the first nine months of 2004, BC more than doubled its...

...of sales revenues resulted in a high gross margin of 61%, while controlled growth in **indirect expenses** resulted in an 87% increase in operating income to HUF 2.179 billion in Q4...

...performance was mitigated by an increase in "other expenditures" - this was mostly due to higher **risk provisions** and customer discounts in the current period, as well as payments into the state's...

...received on short-term investments, in the value of HUF 136 million, as well as **profit** realized on hedging contracts, to the tune of HUF 286

million. At the same time...

...HUF 86.9 billion consolidated revenues during Egis's 2004 financial year. Consolidated pre-tax **profit** was HUF 8.31 billion - small **profits** at property managing subsidiary Medimpex Irodahaz and foreign trading subsidiary Medimpex Kereskedelmi Rt were offset...

...weak base period, and were up 10% in FY 2004. Exports of bulk chemicals and **other revenues** totaled USD 9.6 million in the quarter, in line with long-term trends, Egis...

...launch investigations based on "press information."

COMPANY NEWS

TVK posts HUF 2.4 billion net **profit** in Q3; year-to-date **profit** double last year's

Chemical company TVK, a subsidiary of MOL Hungarian Oil and Gas...  
...110% increase in net income to HUF 6.697 billion. TVK said the improvement in **profitability** was due to better capacity utilization, as well as continued improvement in ...half of the realistic market price. Small shareholders believe that based on Brau Hungaria's **profit** contribution within the Brau group, the realistic share price should be around HUF 30,000...first time driven by the outstanding performances of MOL and OTP. With their respective record **profits**, the two blue chips led what turned out to be a mostly positive Q3 earnings season on the BSE. Even with some **profit** taking on Friday, the BUX closed the week 479.75 points or 3.52% higher...

...the days ahead, the bond market is expected to take a breather. Although a modest **profit** -taking wave could emerge, we see rate cut expectations as strong enough to preserve the...

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**Raising relationships.(Using Predictive Modeling to Connect with  
Customers)(customer service in the banking industry)(part 2)**

Johnson, John R.  
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**ABSTRACT:**

Predictive modeling could be an effective strategy in establishing customer relationships. This anticipatory approach has increased revenues despite rare success rates compared to even-level marketing. The strategy was developed in the wake of one-to-one and relationship marketing wherein bankers realized the importance of determining what would be interesting for customers or the concept of the Next Logical Product.

**TEXT:**

Part one of this article appeared In the May 1999 issue of Bank Marketing. There, John Johnson examined the two-part nature of branding, the difference between brand recognition and recall, and the ways banks can build better customer relationships. He also explored how event-level marketing strategies can help institutions connect with customers in more compelling ways.

In part two of the article, Johnson discusses the predictive modeling, another approach to building solid relationships with customers.

One thing leads to another.

In most contexts, it's the language of exasperation.

But in terms of building customer relationships and marketing financial products and services, That's exactly what You want to happen.

One thing leads to another.

For bank marketers, This amounts to the good version of the Domino Theory:

Current needs morph into new ones; present services multiply to keep pace.

One thing leads to another. Here's how to ensure that it does.

A brief history of predictive modeling

For some marketers, the idea of the Next Logical Product has become synonymous with state-of-the-art targeted marketing. The ascendancy of customer-centric marketing, one-to-one marketing and relationship marketing has encouraged banks to view the Next Logical Product as critical to the success of their business strategies and tactics. But what is it, exactly?

Historically, banks promoted products individually, in large, product-centered campaigns. These promotions were frequently based upon statistical simulations of each customer's likelihood to purchase a specific product. Put simply, those customers with the strongest predicted predilection for a product received a solicitation.

With the advent of one-to-one and relationship marketing, bankers became less obsessed with the efficiency of single-product campaigns and more concerned about building relationships with customers. They came to believe that marketing products that appealed to individual clients best built such relationships. The challenge became how to determine if a client was interested in a specific product. Thus, predictive modeling was born.

This approach is somewhat different from the event-level marketing discussed in part one of this article (Bank Marketing, May 1999). Predictive modeling is anticipatory, while event-level marketing is

reactive. In event-level marketing, the customer must engage in some overt action that triggers contact from the bank. Even though predictive modeling rarely - if ever - has success rates as high as those of event-level marketing, revenues from predictive modeling are incremental. And realizing revenue from a relatively inexpensive source makes good business sense.

Banks and other industries soon adopted formal models of customer-behavior to determine which products their customers were most likely interested in, and, thus, which products the bank should be promoting. The new goal is for bank customers to see fewer messages about products and services that don't interest them, and more messages about those products and services that they need. The process of ensuring that this happens is called the Next Logical Product method.

#### The Next Logical Product

Although simple in concept, the Next Logical Product is a complex combination of statistical models that transforms a comprehensive product focus into a customer-oriented approach. In order to develop a Next Logical Product (or Service) strategy, a bank would run each of its households through formal models of customer behavior for ownership (or purchase or response - if there are available data) of each product/service. The level of specificity for each product or service is important, so the process is not crowded with superfluous offerings.

Although the details of the statistical modeling are beyond the scope of this article, a general discussion of the process is necessary. The first step in developing a predictive model is to synchronize the bank's product offerings with the way customers view bank products. It is critical that the products the bank is analyzing are representative of the way a bank customer sees banking products, not the way bankers view them.

For example, ten or twenty different checking accounts, all based on an add-on package offering, is not the way customers view checking accounts. In order to establish a workable number of models, a reasonable approach would be to focus on products that come from the bank's MCIF P-type categories - assuming the bank has a customer-oriented P-type classification.

For this discussion, let's assume that the bank has 12 product categories (interest checking, non-interest checking, savings, money market, certificates of deposits, individual retirement accounts, credit cards, collateralized loans, unsecured loans, mortgages, insurance and trust.) Once synchronization has occurred, the probability of response or ownership is calculated for each individual product.

These product-based probabilities for each household in the database are comparable across all models. In other words, if the probability score for an interest-bearing transaction account was higher for a given household than a collateralized loan, the likelihood of successfully selling an interest-bearing checking account would be higher than selling a collateralized loan.

At the end of this modeling process, a bank will know the likelihood of any household purchasing any of the offered products and services. These probabilities are sorted in descending order for each household. The first account in the sort list for each household (that account with the highest probability or highest likelihood) is the Next Logical Product for that household.

Once the bank knows which product a customer is likely to be interested in, it can specifically market to the household. At this stage, some marketers consider the bank to be taking a holistic approach in regard to the customer. And they see the institution as customer-centric. But simply stopping at this point ignores the shareholders' stake in the equation.

By not incorporating profitability in its modeling, the bank may be selling products to unprofitable customers. Profitability is a critical-but-frequently overlooked component of predictive modeling. Estimated profit must be constructed for each account type modeled for



purchase. Each account in the probability model should also feature estimated profitability for each household. Both the estimated profitability and probability-of-purchase are needed to make sound strategic decisions.

Estimated profitability is the result of more statistical modeling. This time, however, the object is to determine the account behavior (balance, transactions, etc.) that can be expected if a specific household purchased a specific account. While the details of this process are too complex for the scope of this discussion, a brief overview is necessary.

#### Five-part profitability

Profitability in banks is comprised of many parts. In general, the five essential ones are: net interest revenue, other revenue, direct expenses, indirect expenses and risk provision. (1)

Many of the components, such as balance, fees, service charges, transactions and account life-span can be estimated. The results of profitability modeling are not binary, as with the response or ownership areas discussed earlier. Instead, it yields a set of values that can be used in profitability calculations.

Other revenue and expense components, such as expense allocations and risk, can be estimated through business modeling. The product of both kinds of modeling is estimated profit for each account (interest checking, non-interest checking, savings, etc.).

Once the probability-of-response and estimated profitability are available, they can be combined to form additional marketing intelligence. The product of the magnitude of gain or loss by the probability of that gain or loss actually occurring is the potential profit. This potential-profit figure incorporates profitability and response and increases the efficiency of targeting.

Because estimated profitability is available for each product a customer may purchase, it helps determine how many marketing dollars can be reasonably allocated to selling a specific product or service to a specific household. Combining probability-of-response and profitability helps eliminate the sale of unprofitable accounts. On the other hand, it helps eliminate the tendency to market those products that are profitable, but generally not needed.

Once the bank has a system for selecting the product that the customer is most likely to purchase at the highest profit level possible, the institution must get the specific products and incentives to the various touch-points.

Assuming the bank has done an effective job of positioning itself in the marketplace and with its customers, has established a way to identify a time when customers should be contacted and has established a methodology to predict customer needs - what's next?

How does it all fit together?

The answer to this is simple: Build a relationship by communicating with your customer. This specialized communication can follow three general paths:

The first path is a general media branding effort. Without recognition, other marketing efforts will be less-than-optimal. General media branding should be viewed as what banks want their customers to think when they think of their financial needs. In this approach, all other communications, direct mail, telemarketing, personal selling and marketing efforts should be tightly integrated and controlled.

The second path is timely institutional response to events in the customer's financial life. In the last issue of Bank Marketing, we looked at a customer who was in the process of closing down his entire relationship with a bank. What kind of message should this customer have received from his bank when his savings balance went to \$0? The one he did get, printed on his \$0 balance savings statement - two months after he withdrew all of his money from his savings account - was this:

YOUR ACCOUNT CURRENTLY HAS A ZERO BALANCE AND HAS BEEN INACTIVE SINCE

12-22-98. IF YOU WOULD LIKE YOUR ACCOUNT TO REMAIN OPEN, YOU SHOULD MAKE A DEPOSIT IMMEDIATELY OR NOTIFY YOUR LOCAL [bank name suppressed] BRANCH. OTHERWISE YOUR ACCOUNT WILL BE CLOSED AND YOU WILL NO LONGER RECEIVE A STATEMENT FROM US. THANK YOU FOR BANKING WITH [bank name suppressed.]

And when this same customer became frustrated in dealing with the bank's call center and withdrew a loan application, he received the following letter:

Thank you for your recent interest in a consumer loan from [bank name suppressed]. No further consideration will be given your application since you have requested that it be withdrawn.

If you have any questions regarding this letter, please contact your lender at the office listed below.

For a customer who is considering ending his banking relationship, how meaningful is it to be told that, in order to keep his savings account open, he should make a deposit immediately? A telephone call the day after the balance went to \$0 might have saved the account - and, by extension, the relationship. Perhaps there should have been even earlier contact, when the customer's end-of-month savings balance dropped 40 percent.

With regard to the other communication, how ambiguous is withdrawing a loan application and telling the sales person that you are making arrangements elsewhere? And yet, in all probability, this bank would describe itself as "customer-centric." While it is certainly in vogue to say this, the bank's actions suggest it is an entirely different sort of organization.

The third path is regular, relevant marketing efforts. Keep in mind that customers like to be sold - not hustled. Suggesting products to prospects that other, similar customers also own is not offensive. It is the reasonable development of business. And because of the favorable economies of scale that drive these kinds of efforts, they can generate substantial returns.

The key in building a relationship with your customers is to provide a value proposition that causes them to consider you as their financial service provider. Then monitor behavior, act in a timely fashion and anticipate needs.

Once the infrastructure, branding efforts and contact strategies are in place, it is critical that communications are integrated, so there are no mixed messages. To accomplish this, a "managed message" environment must be developed.

Control is exercised over the type of direct contact (mail, statement messages, ATM messages, etc.) that is used to contact the customer. The message itself is also controlled, regardless of whether it is in response to an event in the customer's relationship with the bank or as a result of predictive modeling. It should be ensured that the customer does not receive multiple messages in the same time frame.

In the current business climate, it is tempting to fashion a single solution to complex problems. Unfortunately, managing business relationships with customers is one of those multidimensional issues for which there is no one answer: a "silver bullet" does not exist. It is a climate, however, that is a business opportunity for those institutions with foresight and determination to develop truly lasting and profitable relationships with their clients. These kinds of relationships are constructed through constantly listening to the customer, regardless of whether he or she is speaking or communicating via actions.

Event-level marketing, examined last issue, and the Next Logical Product are driven by the availability of detail-level data, updated daily. It makes the detection of customer behavior and appropriate bank interaction/intervention possible. The availability of detail-level data also drives the predictive modeling, improving the efficiency and success of sales efforts.

The art of marketing

Once the "science" of marketing has been attended to, and the

statistical modeling and business-rule development has been finalized, one crucial step remains before the marketing message touches the customer.

How many times have hundreds-of-thousands - if not millions - of dollars been spent on sophisticated efforts to identify specific customers, only to then send them what is essentially a form letter? It's not unreasonable for a bank to believe that its most profitable customers are unique in their needs and unlike the rest of the institution's clients. But are profitable customers so similar in lifestyles and perspectives that no targeted communication is necessary? Of course not.

It is at this point that segmentation findings, demographic profiles and general account data are merged back into the information flow and used to develop a targeted message that is relevant to the customer [ILLUSTRATION FOR FIGURE 1 OMITTED]. It is critical to incorporate the knowledge banks have of their customers into the communications with them. A 65-year-old customer with \$20,000 in deposits and \$100,000 of investable assets is very different from a 40-year-old customer with \$20,000 in deposits and \$100,000 in investable assets.

Although the account behaviors of the 65-year-old and 40-year-old may be almost identical - and the product or service that would be appropriate for them is identical - their motivation for making that financial decision is probably very different.

If the bank does not take customer motivation into account, all of its early efforts may be for nothing. It is important to remember that although the science of marketing is very powerful, the buying decision is still a personal one. The art of marketing is, therefore, as crucial to closing a sale as the science. It is a costly error to treat all your customers the same - even if their accounts are similar.

Upon arriving at this realization, a bank can consider itself owning a state-of-the-art marketing process. Appropriately managing branding and imaging - and incorporating all customer touch-points with specific meaningful and relevant messages impacts a bank's bottom line.

#### Technology

The art and science of building customers relationships is a business dilemma, and the solution is driven by knowledge about individual customers compiled in databases.

Thus, it is appropriate to examine the investment in the information technologies needed to build customer relationships. Professors M. Bensaou and Michael Earl note that developing an IT strategy that perfectly mirrors the company's business strategy may be a fruitless exercise. Instead, they suggest using the Japanese philosophy of skipping strategy-alignment altogether and "[basing] technology investment decisions on easily quantifiable performance improvement goals."

It is tempting to invest in "technology for technology's sake" or to invest in technology only if it produces a predefined financial objective. But the importance of managing customer relationships is of such strategic importance that old ROI metrics may not be appropriate. A more realistic way of testing the viability of a technology investment is to determine the payoff of existing or proposed performance goals if they could be reached, and then selecting the technology that allows those goals to be met. (2)

In short, business objectives should drive the technology decisions. If the technology will support meeting the business objectives, then it is a viable option. This is a particularly salient way to approach data warehouses. The managers charged with implementing data warehouses - which, by the way, are crucial to Next Logical Products and event-level marketing efforts - frequently have fixations on size. It is not uncommon for a banker to be quoted in the financial press commenting on the storage capacity of their new data warehouse, the anticipated future impact, the number of systems that it sources and the years that the effort took.

What is less common is comments on how the data warehouse is quantifiably impacting the bottom line. Even rarer are estimates on how quickly data warehouses begin to contribute to meeting business objectives.

Taking a business-objective approach to deploying a data warehouse should ameliorate the chances of quick success and minimize spurious data that contribute little to the roll-out of a data warehouse.

It should be clear to banks that a "silver bullet" with regard to gaining customer mind-share does not exist. Managing these relationships is a complex business issue that is built upon sophisticated computer hardware, software, statistical analysis, business rules and programming.

However, at the heart of all this is a business issue: How can I positively impact my bottom line? The answer is an incremental process of continual improvement. The key here is to establish specific business objectives and work toward them, while generating returns.

With the focus on quarterly profit, anything less is intolerable to the shareholders.

#### SHOPPER'S GUIDE

These companies appear under the heading "Market Research" in Bank Marketing magazine's Annual Buyer's Guide.

AcuPOLL Research, Inc. (\*)

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Barry Leeds

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\* Service Industry Member of the Bank Marketing Association.

1 Cliff Baggett, CPA, "Presentation of NCR's "Five Factor Atomic Profit Metric" to The Brazilian Bankers Association and Brazilian banks", Sao Paulo, Brazil, Week of August 24, 1998.

2 M Bensaou and Michael Earl, "The Right Mind-Set For Managing Information Technology", Harvard Business Review, September-October, 1998, pp. 120-124.

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EVENT NAMES: \*240 (Marketing procedures)

GEOGRAPHIC NAMES: \*1USA (United States)

PRODUCT NAMES: \*6010000 (Banking Institutions); 9914100 (Marketing Management); 9914380 (Customer Relations)

INDUSTRY NAMES: BANK (Banking, Finance and Accounting); BUSN (Any type of business)

NAICS CODES: 5221 (Depository Credit Intermediation)

SPECIAL FEATURES: INDUSTRY

ADVERTISING CODES: 54 Corporate Images

Set	Items	Description
S1	31	AU=(HOOD, G? OR HOOD G? OR GEORGE(2N)HOOD) OR BY=(GEORGE(2-N)HOOD)
S2	4	AU=(PHIBBS, P? OR PHIBBS P? OR PAUL(2N)PHIBBS) OR BY=(PAUL-(2N)PHIBBS)
S3	0	S1 AND S2
S4	35	S1 OR S2
S5	2	S4 AND IC=(G06F-017/60 OR G06Q?)
S6	5	S4 AND IC=(G06F? OR G06Q?)
S7	5	IDPAT (sorted in duplicate/non-duplicate order)
S8	4	IDPAT (primary/non-duplicate records only)

File 350:Derwent WPIX 1963-2006/UD=200661  
(c) 2006 The Thomson Corporation

File 344:Chinese Patents Abs Jan 1985-2006/Jan  
(c) 2006 European Patent Office

File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)  
(c) 2006 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-2006/ 200638  
(c) 2006 European Patent Office

File 349:PCT FULLTEXT 1979-2006/UB=20060921UT=20060914  
(c) 2006 WIPO/Thomson

8/5/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2006 The Thomson Corporation. All rts. reserv.

0015589205 - Drawing available

WPI ACC NO: 2006-153370/200616

XRPX Acc No: N2006-132494

**Platform for facilitating automation of industrial system, configures portion of industrial system based on meta data describing industrial system representation**

Patent Assignee: ROCKWELL SOFTWARE INC (ROCK-N)

Inventor: HOOD G W

**Patent Family** (7 patents, 42 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20060026193	A1	20060202	US 2004909565	A	20040802	200616 B
EP 1624351	A1	20060208	EP 200516793	A	20050802	200616 E
JP 2006053915	A	20060223	JP 2005223211	A	20050801	200616 E
CA 2511443	A1	20060202	CA 2511443	A	20050705	200617 E
SG 119298	A1	20060228	SG 20054306	A	20050707	200622 E
CN 1737790	A	20060222	CN 200510089349	A	20050729	200639 E
AU 2005202995	A1	20060216	AU 2005202995	A	20050708	200660 E

Priority Applications (no., kind, date): US 2004909565 A 20040802

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20060026193	A1	EN	33	19	
EP 1624351	A1	EN			

Regional Designated States, Original: AL AT BA BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR YU

JP 2006053915	A	JA	29
CA 2511443	A1	EN	
SG 119298	A1	EN	

#### Alerting Abstract US A1

NOVELTY - A configuration component automatically configures a portion of the industrial system such as physical device, database based on the meta data describing the industrial system representation.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

1. extensible markup language (XML) database;
2. structured query language (SQL) database;
3. system that facilitates efficient viewing of industrial environment data;
4. industrial automation facilitating system;
5. industrial automation platform;
6. method for automatically configuring industrial system;
7. method for filtering data within industrial environment;
8. system that facilitates generation of industrial environment database; and
9. industrial environment configuration system.

USE - Platform for facilitating automation of industrial system including



industrial machinery such as pumps, presses, conveyors, programmable logic controller (PLC), switches, sensors, servers, databases.

**ADVANTAGE** - Enables generation of robust representation of industrial environment. Enables automatically configuring an industrial automation system while mitigating needs for expert programming services.

**DESCRIPTION OF DRAWINGS** - The figure shows a high level block diagram of the system facilitating automatic configuration of industrial system.

**Title Terms/Index Terms/Additional Words:** PLATFORM; FACILITATE; AUTOMATIC; INDUSTRIAL; SYSTEM; CONFIGURATION; PORTION; BASED; META; DATA; DESCRIBE; REPRESENT

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G05B-0019/02 A I F 20060101  
 G05B-0019/042 A I F B 20060101  
 G05B-0019/05 A I L B 20060101  
 G05B-0019/408 A I L 20060101  
 G06F-0013/00 A I L 20060101  
 G06F-0017/00 A I F 20060101  
 G06F-0017/30 A I F B 20060101  
 G06F-0017/30 A I L 20060101  
 G06F-0017/40 A I L 20060101  
 G06F-0019/00 A I L 20060101  
 G06Q-0050/00 A I F B 20060101  
 G05B-0019/408 A I F B 20060101  
 G05B-0019/04 C I F B 20060101

US Classification, Issued: 707102000

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-F06; T01-J05B4P; T01-J07B; T01-J11C1

8/5/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0015570286 - Drawing available

WPI ACC NO: 2006-134447/200614

XRPX Acc No: N2006-116493

**Unique identifier generation system for identifying object in enterprise system, receives random number generated by randomizer and object instance data associated with object, to generate unique identifier**

Patent Assignee: ROCKWELL SOFTWARE INC (ROCK-N)

Inventor: HOOD G W

**Patent Family** (3 patents, 38 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20060020578	A1	20060126	US 2004896575	A	20040721	200614 B
EP 1662380	A2	20060531	EP 200515698	A	20050719	200636 E
CN 1725220	A	20060125	CN 200510087521	A	20050721	200639 E

Priority Applications (no., kind, date): US 2004896575 A 20040721

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20060020578	A1	EN	27	14	
EP 1662380	A2	EN			

Regional Designated States,Original: AL AT BA BE BG CH CY CZ DE DK EE ES  
FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR YU

**Alerting Abstract US A1**

NOVELTY - A unique identifier creator receives random number generated by a randomizer and object instance data associated with an object. The unique identifier creator generates a unique identifier for the object using the object instance data and random number.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- 1.portable computing device;
- 2.unique object identification method;
- 3.unique object identification system;
- 4.computer readable medium storing unique identifier embedded within object;
- 5.signal having one or more data packets;
- 6.enterprise system;
- 7.object retrieval system;
- 8.object searching and indexing system;
- 9.data rollup method;
- 10.object indexing method; and
- 11.method for maintenance of data persistence within database.

USE - For generation of unique identifier for identifying component, object, document, etc.; used in manufacturing environment, industry.

ADVANTAGE - Facilitates generation of unique identifier and association of such identifier with desired object, efficiently.

DESCRIPTION OF DRAWINGS - The figure shows a high level block diagram of the unique identifier generation system.

100 unique identifier generation system

**Title Terms/Index Terms/Additional Words:** UNIQUE; IDENTIFY; GENERATE;  
SYSTEM; OBJECT; RECEIVE; RANDOM; NUMBER; INSTANCE; DATA; ASSOCIATE

**Class Codes**

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06F-0017/30	A	I	F	B	20060101
G06F-0017/30	A	I	L	B	20060101
G06F-0009/44	A	I	F	B	20060101
G06F-0017/30	A	I	F		20060101

US Classification, Issued: 707003000

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-E04; T01-F07; T01-J05A2D; T01-J07B; T01-S03

8/5/3 (Item 3 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2006 The Thomson Corporation. All rts. reserv.

0013093786 - Drawing available

WPI ACC NO: 2003-174754/

XRPX Acc No: N2003-137641

**Message exchange method using Internet, involves allowing user at system side to access selected ones of greetings of other service providers based on criteria associated with originator of greetings**

Patent Assignee: FIRST MEDIA GROUP INC (FIRS-N); HOOD G (HOOD-I); PRIEST C (PRIE-I)

Inventor: HOOD G ; PRIEST C

**Patent Family** (2 patents, 2 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020169836	A1	20021114	US 2001825412	A	20010403	200317 B
CA 2343520	A1	20021003	CA 2343520	A	20010406	200317 E

Priority Applications (no., kind, date): US 2001825412 A 20010403

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020169836	A1	EN	20	5	
CA 2343520	A1	EN			

#### Alerting Abstract US A1

NOVELTY - A set of greetings each associated with users of introduction service provider, are stored in the system. Another set of greetings each associated with the user of service provider, are stored in the server. The user at the system side is allowed to access the selected ones of the greetings of other service providers, based on criteria associated with an originator of each of the selected ones of the greetings.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

1. Message exchange system; and
2. Computer readable recorded medium storing message exchange program.

USE - For exchanging message using shared resources of computerized message exchange system through Internet.

ADVANTAGE - Allows introduction service providers to reduce their infrastructure and overhead costs, by filtering access to greetings of various service providers and various users.

DESCRIPTION OF DRAWINGS - The figure shows a simplified block diagram of computer workstation and telephone sets in communication with introduction service managing system.

**Title Terms/Index Terms/Additional Words:** MESSAGE; EXCHANGE; METHOD; ALLOW; USER; SYSTEM; SIDE; ACCESS; SELECT; GREETING; SERVICE; BASED; CRITERIA; ASSOCIATE

#### Class Codes

International Classification (Main): G06F-015/16 , H04L-012/16

US Classification, Issued: 709206000, 709207000

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-N02A2; T01-N02B1; T01-S03

8/5/4 (Item 4 from file: 350)

DIALOG(R) File 350: Derwent WPIX

(c) 2006 The Thomson Corporation. All rts. reserv.

0012506293 - Drawing available

WPI·ACC NO: 2002-454245/200248

XRPX Acc No: N2002-358319

**Voice message charge allocation method for dating services, involves receiving charge indicator through telephone and allocating charge to originator or recipients based on the indicator**

Patent Assignee: FIRST MEDIA GROUP INC (FIRS-N)

Inventor: HOOD G ; PRIEST C

**Patent Family** (2 patents, 2 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 20020059138	A1	20020516	US 2000247357	P	20001113	200248 B
			US 2001987040	A	20011113	
CA 2361851	A1	20020513	CA 2361851	A	20011113	200248 E

Priority Applications (no., kind, date): US 2000247357 P 20001113; US 2001987040 A 20011113

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020059138	A1	EN	27	13	Related to Provisional US 2000247357
CA 2361851	A1	EN			

#### Alerting Abstract US A1

NOVELTY - A charge indicator indicating a charge of voice message for an originator or a recipient, is received through one of the telephones (80,84). The charge is allocated to the originator or a recipient, based on the indicator.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- 1.Voice message exchange facilitating apparatus;
- 2.Computer readable medium storing message exchange program;
- 3.Message exchange method;
- 4.User communication provision device operation method;
- 5.Message exchange device operation method; and
- 6.Message exchange server.

USE - For dating services.

ADVANTAGE - The charge indicator allows the recipient to decide whether or not to hear the message. Thus, improves the flexibility of the dating services.

DESCRIPTION OF DRAWINGS - The figure shows a simplified block diagram of the telephone in communication with the message exchange and conference server.

80,84 Telephones

**Title Terms/Index Terms/Additional Words:** VOICE; MESSAGE; CHARGE; ALLOCATE; METHOD; DATE; SERVICE; RECEIVE; INDICATE; THROUGH; TELEPHONE; RECIPIENT; BASED

#### Class Codes

International Classification (Main): **G06F-017/60** , H04L-012/14  
(Additional/Secondary): H04L-012/54

EIC 3600

Dialog Search

US Classification, Issued: 705039000

File Segment: EPI;

DWPI Class: T01; W01

Manual Codes (EPI/S-X): T01-J05A2; T01-S03; W01-C02B7C

JMB

29-Sep-06

Set	Items	Description
S1	31	AU=(HOOD, G? OR HOOD G? OR GEORGE(2N)HOOD) OR BY=(GEORGE(2-N)HOOD)
S2	4	AU=(PHIBBS, P? OR PHIBBS P? OR PAUL(2N)PHIBBS) OR BY=(PAUL-(2N)PHIBBS)
S3	0	S1 AND S2
S4	35	S1 OR S2
S5	2	S4 AND IC=(G06F-017/60 OR G06Q?)
S6	5	S4 AND IC=(G06F? OR G06Q?)
S7	5	IDPAT (sorted in duplicate/non-duplicate order)
S8	4	IDPAT (primary/non-duplicate records only)

File 350:Derwent WPIX 1963-2006/UD=200661  
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File 344:Chinese Patents Abs Jan 1985-2006/Jan  
(c) 2006 European Patent Office

File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)  
(c) 2006 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-2006/ 200638  
(c) 2006 European Patent Office

File 349:PCT FULLTEXT 1979-2006/UB=20060921UT=20060914  
(c) 2006 WIPO/Thomso

**1/TI/1 (Item 1 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

**Platform for facilitating automation of industrial system, configures portion of industrial system based on meta data describing industrial system representation**

**Original Titles:**

Dynamisches Schema fur ein einheitliches Anlagenmodell  
Dynamic schema for unified plant model  
Schema dynamique pour un modele unifie d'une installation  
DYNAMIC SCHEMA FOR UNIFIED PLANT MODEL  
Dynamic schema for unified plant model

**1/TI/2 (Item 2 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

**Unique identifier generation system for identifying object in enterprise system, receives random number generated by randomizer and object instance data associated with object, to generate unique identifier**

**Original Titles:**

Zeitstempelverfahren fur ein einheitliches Anlagenmodell  
Time stamp methods for unified plant model  
Methodes d'horomarquage pour un modele unifie d'une installation  
Time stamp methods for unified plant model

**1/TI/3 (Item 3 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

**Message exchange service e.g. dating service, providing method, involves maintaining index of users previously in communication with system, and no longer in communication with system to exchange messages with others**

**Original Titles:**

Message exchange server allowing near real-time exchange of messages, and method

**1/TI/4 (Item 4 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

**Security system for car, operates to notify alert condition to user through mobile telephone, when secured door is opened**

**Original Titles:**

Property and car security system using GSM and satellite technology

**1/TI/5 (Item 5 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

**Truck mountable concrete mixer, has blade extending towards drum head at an angle from mixing blade to push batch material from drum bottom in order to**

**cascade discharge of material toward open end of drum**

**Original Titles:**

A MIXING APPARATUS FOR CONCRETE  
Mixing apparatus for concrete  
A MIXING APPARATUS FOR CONCRETE  
MALAXEUR A BETON

**1/TI/6 (Item 6 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

**Video centric professional development system for teachers, has computer system storing time-indexed digital video case, personal user notes, lesson or courses in corresponding databases**

**Original Titles:**

Method and system for interactive case and video-based teacher training  
Method and system for interactive case and video-based teacher training

**1/TI/7 (Item 7 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

**Message exchange method using Internet, involves allowing user at system side to access selected ones of greetings of other service providers based on criteria associated with originator of greetings**

**Original Titles:**

Methods and devices for providing pooled personal introduction services

**1/TI/8 (Item 8 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

**Practice golf putting green has slate panel with layer of simulated grass with chute and hole for ball**

**Original Titles:**

IMPROVEMENTS IN OR RELATING TO THE GAME OF GOLF  
Practice putting green  
Improvements in or relating to the game of golf  
IMPROVEMENTS IN OR RELATING TO THE GAME OF GOLF  
AMELIORATIONS APORTEES A OU EN RAPPORT AVEC LE JEU DE GOLF

**1/TI/9 (Item 9 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

**Voice message charge allocation method for dating services, involves receiving charge indicator through telephone and allocating charge to originator or recipients based on the indicator**

**Original Titles:**

Message exchange server allowing enhanced message charge allocation, and method



**1/TI/10 (Item 10 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

**Monolithic, solid cast resin coil for high voltages transformer comprises solid cast resin body in a modified oval cross-section**

**Original Titles:**

Solid cast resin coil for high voltage transformer, high voltage transformer using same, and method of producing same.

**1/TI/11 (Item 11 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

**Purifying nucleic acids from whole cells**

**Original Titles:**

VERFAHREN UND VORRICHTUNG ZUR NUKLEINSAUREREINIGUNG  
METHOD AND DEVICE FOR PURIFYING NUCLEIC ACIDS  
PROCEDE ET DISPOSITIF DE PURIFICATION D'ACIDES NUCLEIQUES  
VERFAHREN UND VORRICHTUNG ZUR NUKLEINSAUREREINIGUNG  
METHOD AND DEVICE FOR PURIFYING NUCLEIC ACIDS  
PROCEDE ET DISPOSITIF DE PURIFICATION D'ACIDES NUCLEIQUES  
Verfahren und Vorrichtung zur Nukleinsaurereinigung  
Method and device for purifying nucleic acids  
Procede et dispositif pour la purification d'acides nucleiques  
Method and device for purifying nucleic acids  
METHOD AND DEVICE FOR PURIFYING NUCLEIC ACIDS  
PROCEDE ET DISPOSITIF DE PURIFICATION D'ACIDES NUCLEIQUES

**1/TI/12 (Item 12 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

**Arrangement for mounting a lens for axial movement - comprises a housing defining an axially extending bearing surface and a lens carriage including least three circumferentially spaced bearings in contact with the bearing surface**

**Original Titles:**

Linsenhalterung  
Lens mounting  
Monture de lentille  
Lens mounting comprising at least three circumferentially spaced bearings.

**1/TI/13 (Item 13 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

**Aperture device for high frequency apparatus - has slot for inserting probe and sealing mechanism allowing movement of probe**

**Original Titles:**

Hochfrequenz-Vorrichtung

Apparatus to seal against leakage of high frequency radiation through a slot.

1/TI/14 (Item 14 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Muzzle reference system tilt adjustment arrangement - has eccentric mating surface for engaging housing bearing surface and defines eccentric bearing surface with single axis of rotational symmetry inclined at eccentric offset angle to that of mating surface

1/TI/15 (Item 15 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Universal clamp for medical applications such as supporting post on operating table - has single control knob providing clamping facility to support post as well as hooked ends and engages side of table

Original Titles:

Universal clamp.

1/TI/16 (Item 16 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Positioning support for knee during surgery - has base with carriage to support holder for knee with adjustable ball and socket joint

Original Titles:

Knee positioner

1/TI/17 (Item 17 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Skimmer box for swimming pool filtration system, etc - has pre-filter insert with handle inside skimmer box

1/TI/18 (Item 18 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Curved triple glazing panel - has inner flexible plastics panel connected between two rigid outer panels only along its curved edges

Original Titles:

GEBogene DREIFACHSCHEIBEN-VERGLASUNG

CURVED TRIPLE-PANE GLAZING

TRIPLE VITRAGE INCURVE

GEBogene DREIFACHSCHEIBEN-VERGLASUNG

CURVED TRIPLE-PANE GLAZING

TRIPLE VITRAGE INCURVE

Curved triple-pane glazing

## CURVED TRIPLE-PANE GLAZING

**1/TI/19 (Item 19 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

**Capacitance-type material level indicator - has level detector responsive to phase detector output operating as function of difference between capacitance at probe and reference**

**Original Titles:**

Capacitance-type material level indicator

**1/TI/20 (Item 20 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

**Prodn. of rigid sintered articles - using flowable slurry compsn. without need for compaction step**

**Original Titles:**

Flowable composition adapted for sintering and method of making

**1/TI/21 (Item 21 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

**Sinterable material mixed with fugitive binder and solvent - to form flowable material which sets to dimensionally stable sheet**

**Original Titles:**

Flowable composition adapted for sintering and method of making

**1/TI/22 (Item 22 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

**Dense phase feeder method for pulverised coal - has pressurised feeder and flow splitter which transports and divides coal at bulk density with gas in interstices causing transportation**

**Original Titles:**

Dense-phase feeder method

**1/TI/23 (Item 23 from file: 350)**

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

**Pulverised material flow and subdivision from pressurised tank - by passing through rapid acting valve and divergent tube bundle**

**Original Titles:**

Einrichtung zur Foerderung und Stroemungsaufteilung eines in dichter Phase vorliegenden teilchenfoermigen Feststoffs

1/TI/24 (Item 1 from file: 348)  
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

Time stamp methods for unified plant model  
Zeitstempelverfahren fur ein einheitliches Anlagenmodell  
Methodes d'horomarquage pour un modele unifie d'une installation

1/TI/25 (Item 2 from file: 348)  
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

Dynamic schema for unified plant model  
Dynamisches Schema fur ein einheitliches Anlagenmodell  
Schema dynamique pour un modele unifie d'une installation

1/TI/26 (Item 3 from file: 348)  
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

A MIXING APPARATUS FOR CONCRETE  
MALAXEUR A BETON

1/TI/27 (Item 4 from file: 348)  
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

PRACTICE PUTTING GREEN  
UBUNGS-PUTTING GREEN  
AMELIORATIONS APORTEES A OU EN RAPPORT AVEC LE JEU DE GOLF

1/TI/28 (Item 5 from file: 348)  
DIALOG(R)File 348:(c) 2006 European Patent Office. All rts. reserv.

Lens mounting  
Linsenhalterung  
Monture de lentille

1/TI/29 (Item 1 from file: 349)  
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

A MIXING APPARATUS FOR CONCRETE  
MALAXEUR A BETON

1/TI/30 (Item 2 from file: 349)  
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

PRACTICE PUTTING GREEN  
AMELIORATIONS APORTEES A OU EN RAPPORT AVEC LE JEU DE GOLF

1/TI/31 (Item 3 from file: 349)  
DIALOG(R)File 349:(c) 2006 WIPO/Thomson. All rts. reserv.

APPARATUS FOR CEMENT BLENDING  
APPAREIL POUR MELANGER LE CIMENT

Set	Items	Description
S1	31	AU=(HOOD, G? OR HOOD G? OR GEORGE(2N)HOOD) OR BY=(GEORGE(2-N)HOOD)
S2	4	AU=(PHIBBS, P? OR PHIBBS P? OR PAUL(2N)PHIBBS) OR BY=(PAUL-(2N)PHIBBS)
S3	0	S1 AND S2
S4	35	S1 OR S2
S5	2	S4 AND IC=(G06F-017/60 OR G06Q?)
S6	5	S4 AND IC=(G06F? OR G06Q?)
S7	5	IDPAT (sorted in duplicate/non-duplicate order)
S8	4	IDPAT (primary/non-duplicate records only)

File 350:Derwent WPIX 1963-2006/UD=200661  
(c) 2006 The Thomson Corporation

File 344:Chinese Patents Abs Jan 1985-2006/Jan  
(c) 2006 European Patent Office

File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)  
(c) 2006 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-2006/ 200638  
(c) 2006 European Patent Office

File 349:PCT FULLTEXT 1979-2006/UB=20060921UT=20060914  
(c) 2006 WIPO/Thomson

2/TI/1 (Item 1 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Antisense oligonucleotide that inhibits expression of catabolite repressor control protein in pseudomonas bacteria for treating pseudomonas infection comprises antisense oligonucleotide with specific nucleotides and is nuclease resistant

**Original Titles:**

Catabolite repression control (Crc) gene and Pseudomonas virulence

2/TI/2 (Item 2 from file: 350)

DIALOG(R)File 350:(c) 2006 The Thomson Corporation. All rts. reserv.

Screening for compounds that inhibit Pseudomonas bacteria virulence, by administering test compound to the bacteria, and detecting presence/absence of inhibition of catabolite repression control protein in bacteria

**Original Titles:**

Catabolite repression control (crc) gene and pseudomonas virulence

Catabolite repression control (Crc) gene and pseudomonas virulence

Catabolite repression control (Crc) gene and Pseudomonas virulence

CATABOLITE REPRESSION CONTROL (CRC) GENE AND PSEUDOMONAS VIRULENCE

GENE DE REGULATION DE LA REPRESSION CATABOLIQUE (CRC) ET VIRULENCE DE

PSEUDOMONAS

2/TI/3 (Item 1 from file: 348)

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CATABOLITE REPRESSION CONTROL (CRC) GENE AND PSEUDOMONAS VIRULENCE

GENE DE REGULATION DE LA REPRESSION CATABOLIQUE (CRC) ET VIRULENCE DE

PSEUDOMONAS

2/TI/4 (Item 1 from file: 349)

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CATABOLITE REPRESSION CONTROL (CRC) GENE AND PSEUDOMONAS VIRULENCE

GENE DE REGULATION DE LA REPRESSION CATABOLIQUE (CRC) ET VIRULENCE DE

PSEUDOMONAS